

# What to Know About Potential High Water Areas (PHWA)



Potential High Water Areas (PHWA) are Non-FEMA Flood Risk Areas caused by natural drainage patterns where flooding is likely to occur. The City of Fort Worth uses PHWA mapping as advisory areas to inform residents and developers about flood risk.

## What's the difference between a PHWA and a City Flood Risk Area (CFRA)?

City Flood Risk Areas (CFRA) are Non-FEMA areas caused by undersized or outdated drainage infrastructure. CFRA maps will be used to regulate future development in areas prone to flooding. PHWA maps will inform residents of potential flooding in the area.

## Are developments within a PHWA regulated?

Yes, developments within PHWAs and CFRAs are regulated to minimize flood risk to new structures, including homes and businesses. The Fort Worth City Council will consider recommended updates to the Floodplain Provisions Ordinance and Stormwater Criteria Manual in early 2023. When adopted, new regulations will take effect approximately 60 days later.

## How will PHWA and CFRA mapping impact property values?

Flood damage can significantly impact property values, but flood mapping can lead to safer, more sustainable development. Mapping equips property owners, buyers and planners with information to minimize potential flood risk and protect their investments.

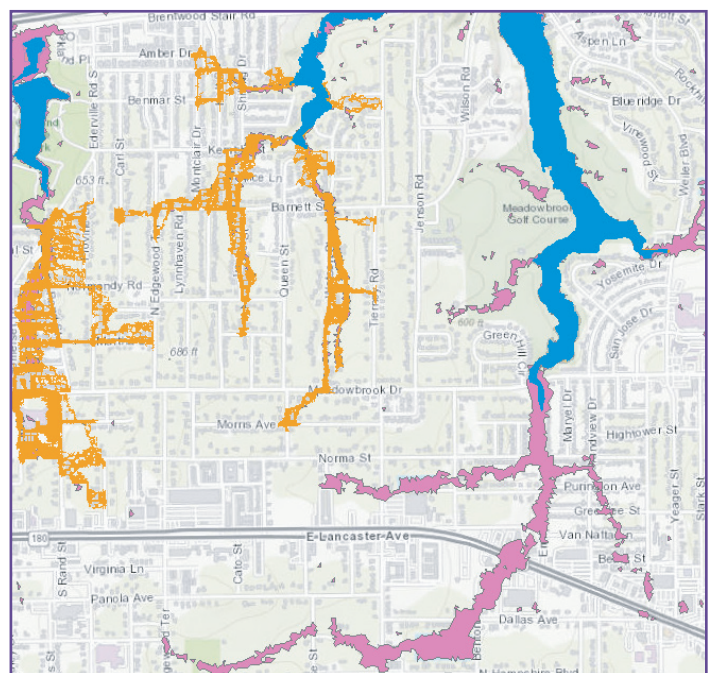
## Will FEMA evaluate CFRA or PHWA maps to classify as a FEMA floodplain?

No, FEMA uses its own flood risk estimation process to define flood risk and insurance requirements that are unique to the National Flood Insurance Program (NFIP).

## Do homeowners and realtors have to disclose if a home is in a PHWA when selling property?

Since January 1, 2022, the State of Texas requires sellers, in some instances, to disclose whether the property they are selling is at risk for flooding or has experienced flooding.

## City of Fort Worth Flood Risk



 FEMA Floodplain  City Flood Risk Area  Potential High Water Area

## What flood hazards should I be aware of?

Downtown Fort Worth is located near two rivers, the Clear Fork and West Fork of the Trinity River. Citizens should be cautious during heavy rain fall and flash flooding, as these events have been known to cause flooding.

## Does my homeowner's insurance pay for flood damages?

Most homeowner's insurance policies do not cover flood damages. Residents can obtain federally-backed flood insurance at a discounted rate through the City's participation in the National Flood Insurance Program (NFIP).

## Am I required to have flood insurance?

Flood insurance is not required, but it is recommended if your home is in a flood risk area. Flood insurance reduces your out-of-pocket expenses if your home floods. Federal flood insurance is available to all City residents, whether they are in a FEMA floodplain or not. For more information, visit [fema.gov/flood-insurance](https://www.fema.gov/flood-insurance) or contact your local insurance agent.

## What damages will flood insurance cover if my home is affected by flooding?

If you purchased flood insurance as required by the terms of a mortgage or home improvement loan, it may only cover the building's structure and not the contents. To ensure your belongings are covered, contact your insurance agent for more information on rates and coverage.

## How can I protect my home from flooding?

If your property is within a PHWA, there is less risk for flooding compared to properties in CFRAs. You can still prevent flood damage with the following precautions:

- Clean and maintain private drains, including inlets, pipes, drainage, ditches and culverts.
- Report concerns with the public drainage system to the City for investigation and maintenance.
- Protect entry points, such as doors, stairwells and dryer vents, with low walls or temporary shields.
- Install a sewer backup valve to prevent sewer backup flooding.
- Consider elevating your home above flood levels.

More information can be found at [ready.gov/floods](https://www.ready.gov/floods) and [fema.gov/homeowners-guide-retrofitting](https://www.fema.gov/homeowners-guide-retrofitting).

## More Questions? Contact Us.



[FortWorthTexas.Gov/Stormwater](https://www.FortWorthTexas.Gov/Stormwater)



MyFW App



(817) 392-1234



[StormwaterCS@FortWorthTexas.Gov](https://www.StormwaterCS@FortWorthTexas.Gov)

## Where can I find PHWA maps?



Scan the QR code to use the Flood Risk Viewer or visit [FortWorthTexas.Gov/Departments/TPW/Stormwater/Non-FEMA-Flood-Risk-Areas](https://www.FortWorthTexas.Gov/Departments/TPW/Stormwater/Non-FEMA-Flood-Risk-Areas) to learn about flooding in your area.

## City of Fort Worth

Transportation and Public Works Department  
Stormwater Management Division

[FortWorthTexas.Gov/Stormwater](https://www.FortWorthTexas.Gov/Stormwater)